PROVINCE OF BRITISH COLUMBIA

TWENTY-FIFTH ANNUAL REPORT

pursuant to the

PUBLIC SERVICE BENEFIT PLAN ACT

YEAR ENDED MARCH 31, 2001

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To: The Honourable Iona Campagnolo
Lieutenant-Governor of the Province of British Columbia

YOUR HONOUR:

The undersigned respectfully submits the Annual Report of the business done pursuant to the *Public Service Benefit Plan Act* during the fiscal year ended March 31, 2001.

Sandy Santori
Minister of Management Services and
Minister Responsible for the Public Service

February 19, 2002

Honourable Sandy Santori
Minister of Management Services and
Minister Responsible for the Public Service
Victoria, British Columbia

Dear Minister Santori:

I am pleased to submit the Annual Report of the business done by the Public Service Employee Relations Commission pursuant to the *Public Service Benefit Plan Act* during the fiscal year ended March 31, 2001.

Respectfully submitted,

Vince Collins
Commissioner

February 15, 2002

102-04152/

INTRODUCTION

This annual report represents business done under the *Public Service Benefit Plan Act* during the 2000/2001 fiscal year.

As the employer, the Province establishes group insurance benefits for its employees under the authority of the *Public Service Benefit Plan Act* and the attendant Regulations. These insurance benefits are extended to other Public Sector Employers under the same authorities. Details of the insurance arrangements of each benefit plan and the participating employers are set out in the Regulations. The benefit plans cover all eligible employees during active employment, while in receipt of long term disability benefits, and in some cases, after retirement. This information is detailed within each benefit section of this report.

The Public Service Employee Relations Commission (PSERC) is responsible for implementing the *Public Service Benefit Plan Act* and its Regulations. PSERC manages and administers the benefit plans, develops policy, and negotiates contracts with the insurance companies. The benefits are funded through a $1000 Vote that recovers the benefit costs from ministries (and some participating employers) in the form of a charge-back as a percentage of payroll. Other participating employers pay the actual costs for the benefits provided to their employees.

PSERC is committed to carry out its duties in a fair, efficient and cost effective manner. Containment of benefit costs is a priority and is an ongoing process that encompasses a number of initiatives such as: improvements to administrative processes, programs to facilitate an early return to work of previously disabled employees, re-tendering of insurance contracts, referenced based pricing of prescription drugs, and collective bargaining initiatives.

Employers participate in different plans; consequently, the enrolment numbers are reported within each benefit section.

Employers participating in some, or all, of the employee benefits plans include:

- Province of British Columbia
- Members of the Legislative Assembly
- Albion Ferry
- BC Assets and Land Commission
- BC Mental Health Society
- BC Pension Corporation
- BC Securities Commission
- BC Transportation Financing Authority
- British Columbia Buildings Corporation
- British Columbia Ferry Corporation
- British Columbia Housing Management Commission
- BC Investment Management Corporation
- British Columbia Treaty Commission
- Columbia Power Corporation
- Emergency Health Services Commission
- Employment Standards Tribunal
- First Peoples' Heritage, Language and Culture Council
- Fisheries Renewal BC
- Forest Practices Board
- Forest Renewal BC
- Government House
- Highway Constructors Limited
- Industry Training and Apprenticeship Commission
- Islands Trust
- Jobs and Timber Accord
- Labour Relations Board
- Oak Bay Lodge Society
- Okanagan Valley Tree Fruit Authority
- Police Complaints Commissioner
- Professional Employees Association
- Provincial Capital Commission
- Public Sector Employers' Council
- Public Service Appeal Board
- Science Council of BC
- The BC Government and Service Employees' Union
- The Union of Psychiatric Nurses
- Tillicum & Veterans Care Society
- Tourism BC

PUBLIC SERVICE BENEFIT PLAN ACT

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PUBLIC SERVICE BENEFIT PLAN ACT

PART I

MEDICAL SERVICES PLAN OF BRITISH COLUMBIA

For the Year
April 1, 2000 to March 31, 2001

PUBLIC SERVICE BENEFIT PLAN ACT

MEDICAL SERVICES PLAN OF BRITISH COLUMBIA

SUMMARY OF BENEFITS AND PREMIUMS

For the Year
April 1, 2000 to March 31, 2001

Benefits:

The Medical Services Plan provides medically required services of physicians or surgeons. Other Ministry of Health benefits include coverage for hospital accommodations, hospital services and expenses such as laboratory tests, and partial reimbursement of specific medications.

Enrolment:

Enrolment numbers as at March 31, 2001 total 48,831, which includes employees of the Public Service (active and on Long Term Disability), and the Public Service Pension Plan pensioners.

Financial Arrangement:

The Medical Services Plan expense is based on a monthly premium arrangement. This benefit is 100% employer paid. The monthly premiums for the reporting period were:

Single	Couple	Family
$36.00	$64.00	$72.00

Carrier:

Medical Services Plan of British Columbia

PUBLIC SERVICE BENEFIT PLAN ACT

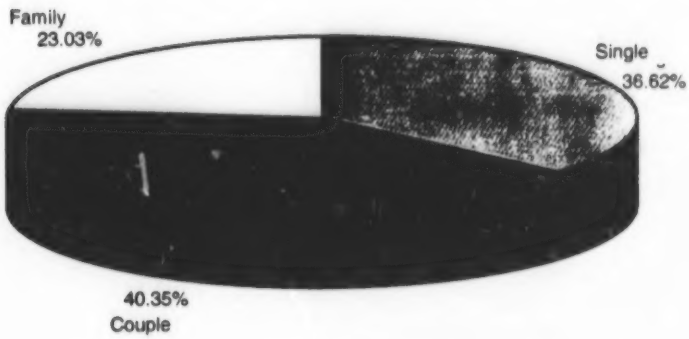
MEDICAL SERVICES PLAN

SCHEDULE NO. 1

PARTICIPATION ANALYSIS

As At March 31, 2001

	Single	**Couple**	**Family**	**Total**
BC Public Service Active Employees	8,172	8,346	10,714	27,232
Long Term Disability (LTD) Recipients	607	495	216	1,318
Pensioners	9,104	10,863	314	20,281
Total	**17,883**	**19,704**	**11,244**	**48,831**



PUBLIC SERVICE BENEFIT PLAN ACT
MEDICAL SERVICES PLAN
SCHEDULE NO. 2
GROSS EXPENDITURES ANALYSIS
For the Year April 1, 2000 to March 31, 2001

Total Expense **$32,174,297**

BC Public Service Active Employees	$ 19,536,090	60.72%
Long Term Disability (LTD) Recipients	839,186	2.61%
Pensioners	11,799,021	36.67%
Total	**$ 32,174,297**	**100.00%**

PUBLIC SERVICE BENEFIT PLAN ACT
MEDICAL SERVICES PLAN
SCHEDULE NO. 3
GROSS EXPENDITURE
5 YEAR COMPARATIVE ANALYSIS

Cost Factors:

Medical Services Plan costs are premium based and change according to the number of members covered, and by the status of those members. Costs are affected by the total number of employees and dependents enrolled in the plan and the mix of single, couple and family coverage.

	1996/97	1997/98	1998/99	1999/2000	2000/2001	Percentage Increase/Decrease FY2001/FY2000
Active	$ 22,673,849	$ 23,625,712	$ 19,821,444	$ 19,300,672	$ 19,536,090	1.2
LTD	776,336	623,250	725,624	789,925	839,186	6.2
Pensioners	10,176,132	11,010,305	11,310,389	11,475,609	11,799,021	2.8
Total	**$ 33,626,317**	**$ 35,259,267**	**$ 31,857,457**	**$ 31,566,206**	**$ 32,174,297**	**1.9**

PUBLIC SERVICE BENEFIT PLAN ACT

PART II

EXTENDED HEALTH CARE

For the Year
April 1, 2000 to March 31, 2001

PUBLIC SERVICE BENEFIT PLAN ACT

EXTENDED HEALTH CARE PLAN

SUMMARY OF BENEFITS AND CLAIMS

For the Year
April 1, 2000 to March 31, 2001

Benefits:

The Extended Health Care Plan is designed to partially reimburse specified medical expenses which are not covered by the Medical Services Plan, the Hospital Insurance Program, or the Pharmacare program. Eligible expenses include: charges for prescription drugs, the cost of emergency ambulance services, fees of a Physiotherapist, Chiropractor, Naturopathic Physician or Registered Psychologist. The benefit also provides partial reimbursement of eyeglasses, hearing aids, and reasonable charges for physicians in emergency cases while travelling outside British Columbia. Direct-pay through Blue Net provides for point-of-sale reimbursement on prescription drugs.

Enrolment:

Enrolment numbers as at March 31, 2001 total 61,042, which includes employees of the Province of British Columbia (active and on Long Term Disability), pensioners and employees from other participating employer groups.

Financial Arrangement:

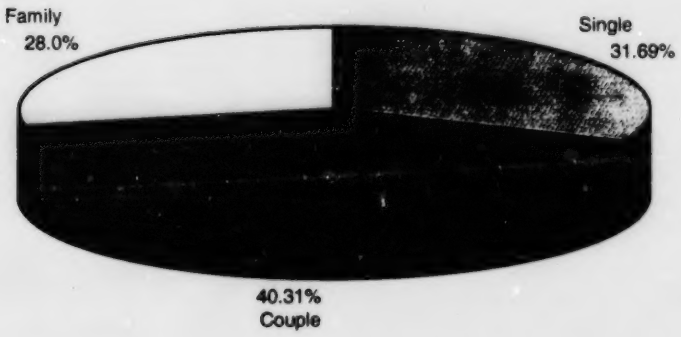
The Extended Health Care Plan is financed on a "cost-plus" basis, consisting of an administration charge (based on a percentage of claims paid), plus time, materials, postage, and interest costs. Effective January 1, 1997, the administration charge is 3.5% of claims paid for prescription drugs and 4.25% of all other paid claims. This benefit is 100% employer paid.

Claims Administrator:

Pacific Blue Cross

PUBLIC SERVICE BENEFIT PLAN ACT
EXTENDED HEALTH CARE PLAN
SCHEDULE NO. 1
PARTICIPATION ANALYSIS
As At March 31, 2001

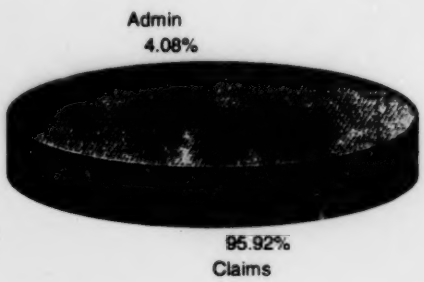
	Single	Couple	Family	Total
BC Public Service Active Employees	8,066	10,594	13,862	32,522
Other Participating Employers	1,343	1,797	2,535	5,675
Long Term Disability Recipients	582	636	323	1,541
Pensioners	9,351	11,576	377	21,304
Total	**19,342**	**24,603**	**17,097**	**61,042**



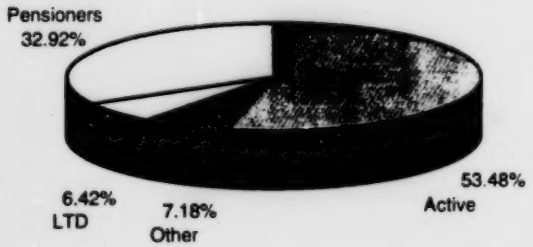
PUBLIC SERVICE BENEFIT PLAN ACT
EXTENDED HEALTH CARE PLAN
SCHEDULE NO. 2
CLAIMS ANALYSIS
For the Year April 1, 2000 to March 31, 2001

Total Expense	**$ 26,915,742**

Claims	$ 25,818,458
Administration	1,097,284
Total	**$ 26,915,742**



BC Public Service Active Employees	$ 14,394,357
Other Participating Employers	1,932,631
Long Term Disability (LTD) Recipients	1,728,858
Pensioners	8,859,896
Total	**$ 26,915,742**



PUBLIC SERVICE BENEFIT PLAN ACT
EXTENDED HEALTH CARE
SCHEDULE NO. 3
GROSS EXPENDITURE
5 YEAR COMPARATIVE ANALYSIS

Cost Factors:

Extended Health Care costs such as drugs, medical equipment, eyeglasses, hearing aids, diabetic supplies, physiotherapy and other expenses are increasingly used as the population ages. These costs are being impacted by the increased use, and frequency of use, of the services by the large baby boom generation as they grow older. Costs are impacted by the number of employees, pensioners and dependents covered under the plan. Drugs not reimbursed under other programs and new drugs including significant medical breakthroughs are much more expensive. These total medical costs continue to rise at a rate much higher than the Consumer Price Index.

	1996/97	1997/98	1998/99	1999/2000	2000/2001	Percentage Increase/Decrease FY2001/FY2000
Active	$ 8,499,690	$ 10,870,017	$ 11,682,604	$ 12,733,301	$ 14,394,357	13.0
Other	894,816	1,634,568	1,550,634	1,589,806	1,932,631	21.6
LTD	821,772	1,024,321	1,214,826	1,415,365	1,728,858	22.1
Pensioners	3,850,469	6,061,343	6,825,735	7,673,687	8,859,896	15.5
Total	**$ 14,066,747**	**$ 19,590,249**	**$ 21,273,799**	**$ 23,412,159**	**$ 26,915,742**	15.0

PUBLIC SERVICE BENEFIT PLAN ACT

PART III

DENTAL PLAN

For the Year
April 1, 2000 to March 31, 2001

PUBLIC SERVICE BENEFIT PLAN ACT

DENTAL PLAN

SUMMARY OF BENEFITS AND CLAIMS

For the Year
April 1, 2000 to March 31, 2001

Benefits:

The Dental Plan provides financial assistance for basic dental expenses incurred by eligible employees as follows:

PART A	PART B	PART C
Diagnostic services	Crowns	Orthodontics
Preventive services	Bridges	
Endodontics	Dentures	
Periodontic services		
Oral surgery		
Restorative services		
Prosthetic repair services and relines		

The percentage of expenses covered, based on the Pacific Blue Cross fee schedule and fee guide are Part A 100%, Part B 65% and Part C 50%.

Information on the pensioner dental plan is not included in this report and can be obtained from the British Columbia Pension Corporation.

Enrolment:

Enrolment numbers as at March 31, 2001 total 39,738, which includes employees of the Province of British Columbia (active and on Long Term Disability), and employees from other participating employer groups.

Financial Arrangement:

The Dental Plan is financed on a "cost-plus" basis, consisting of an administration charge (based on a percentage of claims paid), plus time, postage, materials, and interest costs. Effective January 1, 1997, the administration charge is 1.9% of claims paid. This benefit is 100% employer paid.

Carrier:

Pacific Blue Cross

PUBLIC SERVICE BENEFIT PLAN ACT
DENTAL PLAN
SCHEDULE NO. 1
PARTICIPATION ANALYSIS
As At March 31, 2001

	Single	Couple	Family	Total
BC Public Service Active Employees	8,066	10,594	13,862	32,522
Other Participating Employers	1,343	1,797	2,535	5,675
Long Term Disability Recipients	582	636	323	1,541
Total	**9,991**	**13,027**	**16,720**	**39,738**

PUBLIC SERVICE BENEFIT PLAN ACT

DENTAL PLAN

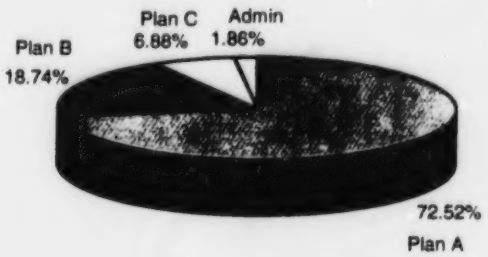
SCHEDULE NO. 2

CLAIMS ANALYSIS

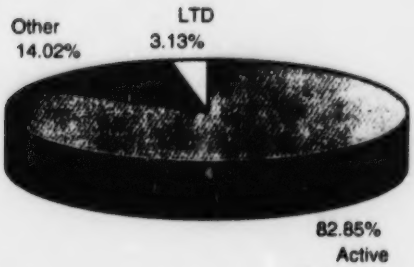
For the Year April 1, 2000 to March 31, 2001

Total Expense	**$ 32,306,113**

Plan A	$ 23,426,557
Plan B	6,054,861
Plan C	2,222,324
Administration	602,371
Total	**$ 32,306,113**



BC Public Service Active Employees	$ 26,765,610
Other Participating Employers	4,529,912
Long Term Disability (LTD) Recipients	1,010,591
Total	**$ 32,306,113**



PUBLIC SERVICE BENEFIT PLAN ACT
DENTAL PLAN
SCHEDULE NO. 3
GROSS EXPENDITURE
5 YEAR COMPARATIVE ANALYSIS

Cost Factors:

Dental Plan costs are affected by the number of employees and dependents enrolled in the plan and the amount the plan is used. The utilization rates are affected by the demographics of the plan members. Reimbursement is made in accordance with the Pacific Blue Cross Dental Fee Schedule which is adjusted annually. Changes to the Plan coverage are reflected in the costs.

	1996/97	1997/98	1998/99	1999/2000	2000/2001	Percentage Increase/Decrease FY2001/FY2000
Active	$ 28,785,978	$ 26,233,507	$ 24,794,614	$ 25,850,080	$ 26,765,610	3.5
Other	3,681,768	5,313,551	4,499,363	4,415,802	4,529,912	2.6
LTD	778,205	768,501	848,362	960,598	1,010,591	5.2
Total	**$ 33,245,951**	**$ 32,315,559**	**$ 30,142,339**	**$ 31,226,480**	**$ 32,306,113**	**3.5**

PUBLIC SERVICE BENEFIT PLAN ACT

PART IV

GROUP LIFE INSURANCE PLAN

For the Year
April 1, 2000 to March 31, 2001

PUBLIC SERVICE BENEFIT PLAN ACT

GROUP LIFE INSURANCE PLAN

SUMMARY OF PREMIUMS AND BENEFITS

For the Year
April 1, 2000 to March 31, 2001

Benefits:

Upon the death of an insured employee, the Group Life Insurance Plan provides a payment to that employee's designated beneficiary or estate.

This benefit includes a funeral advance payment provision, a terminally ill advance payment provision and an accidental dismemberment clause. Spouse and dependent coverage is available on an optional basis to all employee groups.

The coverage is a multiple of the employee's annual salary computed at either two or three times the annual salary, which is determined by their employment category. Minimum coverage levels are $40,000 (Nurses), $65,000 (BC Ferry Corporation) or $70,000 (all other employees).

Enrolment:

The number of insured lives as at March 31, 2001 total 48,195, with life insurance coverage to a total value of $4,997,592,235. Enrolment numbers include participants from the Province of British Columbia and other participating employer groups.

Financial Arrangement:

The Group Life Insurance Plan is financed on a premium basis, with a premium rate of 17¢ per $1,000 per month for insurance.

The cost of this benefit is shared between the employee and the employer, with the employer paying the premium for the minimum coverage and the employee paying the premium for coverage in excess of the minimum.

The carrier retention fee includes .26% of premiums (maximum $20,000), plus .25% of premiums, plus $135 per claim, plus $40 per conversion.

Carrier:

The Great-West Life Assurance Company

PUBLIC SERVICE BENEFIT PLAN ACT
GROUP LIFE INSURANCE PLAN
SCHEDULE NO. 1
CLAIMS ANALYSIS
For the Year April 1, 2000 to March 31, 2001

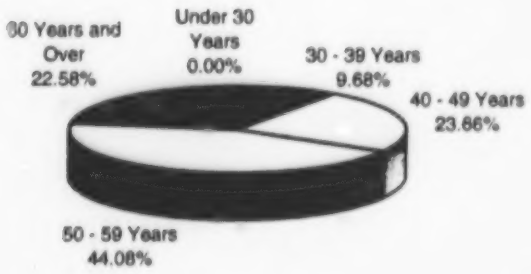
Amount of Claims	**$9,959,000**
Amount of Advances	**$548,985**
Total Amount of Claims	**$10,507,985**

Total Number of Claims

Male	56
Female	37
Total	**93**

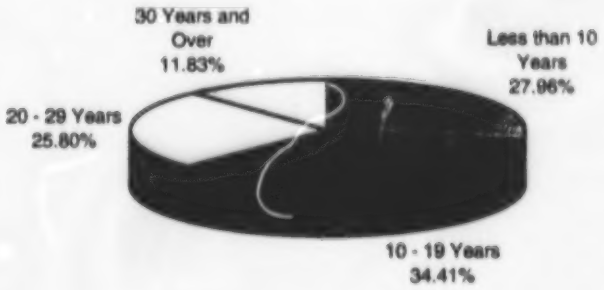
Age At Death

	Number
Under 30 Years	0
30 - 39 Years	9
40 - 49 Years	22
50 - 59 Years	41
60 Years and Over	21
Total	**93**



Length of Service

	Number
Less than 10 Years	26
10 - 19 Years	32
20 - 29 Years	24
30 Years and Over	11
Total	**93**



PUBLIC SERVICE BENEFIT PLAN ACT
GROUP LIFE INSURANCE PLAN
SCHEDULE NO. 2
FINANCIAL SUMMARY
For the Year Ending March 31, 2001

FUNDING

Premiums	$ 9,566,322
Interest Received on Surplus	217,828
Interest on Cash Flow	174,905
Interest on Segregated Funds	(252,393)
Adjustment - re 1998-99 Plan Year	23,100
Total	**$ 9,729,762**

EXPENDITURES

Employee Death Claims	$ 9,959,000
Disabled Life Death Claims	-
Dependent Death Claims	232,000
Advance Payments	548,985
Dismemberment Claims	-
Conversion Charges	109,065
Interest on Claim Payments	53,278
Assurance Company Retention	60,796
Benefit Premium Tax	220,168
Total	**$ 11,183,292**

Fund Balance at Beginning of Year	$ 19,564,391
Net Gain/Loss	(1,453,530)
Fund Balance at End of Year	**$ 18,110,861**

RESERVES

	Advanced Death Claim Reserve	Callable Refund Deposits	Disabled Life Reserve (1)	Surplus	Fund Balance
Beginning Balance	$ 603,800	$ 2,563,571	$ 94,000	$ 16,303,020	$ 19,564,391
Increase/(Decrease)	(84,800)	(171,991)	-	(1,196,739)	(1,453,530)
Ending Balance	$ 519,000	$ 2,391,580	$ 94,000	$ 15,106,281	$ 18,110,861

(1) This Reserve was established for claimants under former policies 6878GL(1), 6878GL(2) and 6878GL(3).

PUBLIC SERVICE BENEFIT PLAN ACT
GROUP LIFE INSURANCE PLAN
SCHEDULE NO. 3
TOTAL CLAIMS
5 YEAR COMPARATIVE ANALYSIS

Cost Factors:

The Group Life Plan costs arise from death and dismemberment claims. The total cost is determined by the number of such claims and the amount of each claim. The benefit formula is based on salary, therefore as salaries increase, the cost of claims increases.

Year	# of Claims	Total Amount of Claims	Percentage Increase(Decrease) to Total Amount of Claims
1996/97	96	$ 8,530,767	(8.0)
1997/98	84	$ 7,496,021	(12.1)
1998/99	116	$10,120,000	35.0
1999/2000	92	$ 8,923,495	(8.8)
2000/2001	93	$10,507,985	17.8

PUBLIC SERVICE BENEFIT PLAN ACT

PART V

LONG TERM DISABILITY PLAN

For the Year
April 1, 2000 to March 31, 2001

PUBLIC SERVICE BENEFIT PLAN ACT

LONG TERM DISABILITY PLAN

SUMMARY OF BENEFITS AND CLAIMS

For the Year
April 1, 2000 to March 31, 2001

Benefits:

The Long Term Disability Plan provides income to employees who become totally disabled due to illness or injury. Benefits are payable to a disabled employee after the employee has been totally disabled for at least seven months. The one exception to the seven month provision is for those employees of the BC Ferry Corporation who are eligible for benefits after six months absence due to total disability.

The monthly benefit (on average) is equal to 68.3% on the first $2,350 of monthly earnings and 50% of monthly earnings in excess of $2,350. Benefits are paid until the employee recovers, resigns, retires, dies, or terminates employment.

Employees on long term disability continue to accrue pensionable service and are covered by the Group Life Insurance Plan, Dental Plan, Extended Health Care Plan and Medical Services Plan which is paid for from the LTD Fund.

Enrolment:

This benefit is extended to employees of the Province of British Columbia and to employees of other participating employer groups. There is no enrolment process prior to receipt of a long term disability claim for adjudication.

Financial Arrangement:

The Long Term Disability Plan is funded through participating Employer contributions which are based on a percentage of payroll using an independent actuarial review of experience. These contributions are deposited in the Long Term Disability Fund and invested by BC Investment Management Corporation who establish and maintain reserves. Expenses are debited to the plan as required. This benefit is 100% employer paid.

An independent actuarial valuation is performed on the Long Term Disability Plan at least every three years or when there is a significant adjustment to plan claim experience.

The Long Term Disability Plan pays any required contributions to continue the employee coverage under the Group Life Insurance Plan, Dental Plan, Extended Health Care Plan and Medical Services Plan.

Carrier:

The Great-West Life Assurance Company

Note: Audited Long Term Disability financial statements are available in the Public Accounts.

PUBLIC SERVICE BENEFIT PLAN ACT
LONG TERM DISABILITY PLAN
SCHEDULE NO. 1
CLAIMS ANALYSIS
For the Year April 1, 2000 to March 31, 2001

Month	New Claims Submitted	Re-opened Claims	Terminated Claims	New Claims Declined
April 2000	54	8	39	5
May	49	8	37	11
June	54	11	49	10
July	53	14	34	15
August	48	20	57	13
September	40	15	33	15
October	56	22	53	12
November	71	10	35	11
December	68	5	29	10
January 2001	47	12	46	21
February	4	3	6	2
March	45	10	38	25
TOTAL	**589**	**138**	**456**	**150**

Month	Open Claims at Month End	Claims with First Payment Made in Month	Claims Starting new 12 Month Period
April 2000	1,556	40	110
May	1,568	38	94
June	1,574	44	100
July	1,592	35	95
August	1,590	47	131
September	1,598	31	112
October	1,611	41	114
November	1,646	39	130
December	1,680	35	122
January 2001	1,672	58	127
February	1,671	3	122
March	1,662	37	107
TOTAL		**448**	**1,364**

PUBLIC SERVICE BENEFIT PLAN ACT
LONG TERM DISABILITY PLAN
SCHEDULE NO. 2
STATEMENT OF NET ASSETS
AVAILABLE FOR BENEFITS
AS AT MARCH 31, 2001

		($ thousands)
ASSETS		
Investments	$	217,207
Receivables		
Sale of Investments		4,500
Province of B.C. Contributions		-
Other Employer Contributions		514
Accrued Investment Income		27
Recoveries Receivable		52
Cash		3,921
Total Assets	$	226,221
LIABILITIES		
Outstanding Cheques	$	-
Prepaid Contributions		1,145
Accounts Payable		6,049
Due for purchase of Investments		7,000
Total Liabilities	$	14,194
NET ASSETS AVAILABLE FOR BENEFITS	$	212,027

PUBLIC SERVICE BENEFIT PLAN ACT
LONG TERM DISABILITY PLAN
SCHEDULE NO. 3
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED MARCH 31, 2001

	Province of BC* ($ Thousands)	Other Participating Organizations ($ Thousands)	Total ($ Thousands)
INCREASE IN ASSETS			
Net Investment Income	$ (9,039)	$ (962)	$ (10,001)
Employers' Contributions	30,324	2,443	32,767
Other	-	-	-
Total Increase in Assets	**$ 21,285**	**$ 1,481**	**$ 22,766**
DECREASE IN ASSETS			
Disability Benefits	$ 25,047	$ 2,916	$ 27,963
Contributions to Other Employee Benefit Plans (1)	3,556	409	3,965
Other	31	-	31
Claims Administration & Actuarial Expense	722	71	793
Rehabilitation Programs	1,395	88	1,483
Program Administration Expense	883	63	946
Legal Settlements	-	0	-
Claims Review Committee	95	4	99
Total Decrease in Assets	**$ 31,729**	**$ 3,551**	**$ 35,280**
Increase(Decrease) in Net Assets	$ (10,444)	$ (2,070)	$ (12,514)
Net Assets Available for Benefits at Beginning of Year	202,176	22,365	224,541
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	**$ 191,732**	**$ 20,295**	**$ 212,027**

(1) As reflected in other benefit sections of this report

*Includes Liquor Distribution Branch and B.C. Mental Health Society

PUBLIC SERVICE BENEFIT PLAN ACT
LONG TERM DISABILITY PLAN
SCHEDULE NO. 4
GROSS EXPENDITURE
5 YEAR COMPARATIVE ANALYSIS

Cost Factors:

Decreases in 1997/98 are attributed to a special retirement incentive program (SRIP) which resulted in 248 LTD recipients retiring in 1996/97, thus lowering costs for that fiscal year. Therefore, the increase for 1998/99 appears greater than it actually would have been without the SRIP program in 1996/97.

Year	Gross Expenditure	Percentage Increase(Decrease)
1996/97	$27,402,000	5.5
1997/98	$25,269,000	(7.8)
1998/99	$28,560,000	13.0
1999/2000	$31,665,000	10.9
2000/2001	$35,280,000	11.4

	March 31/01	March 31/00
Number of Public Service LTD Claimants	1436	1390
Public Service LTD Claimants as % of Eligible Employees	4.26%	4.15%